

Imaged Certificate of Notice Page 1 of 5  
 IN THE UNITED STATES BANKRUPTCY COURT  
 WESTERN DISTRICT OF PENNSYLVANIA

FILED  
 10/18/22 12:18 pm  
 CLERK  
 U.S. BANKRUPTCY  
 COURT - WDPA

IN RE:

MICHAEL ALLEN KOSCHIK  
 LISA MARIE MELOCCHI  
 Debtor(s)

Case No.: 18-23171 JAD

Chapter 13

Ronda J. Winnecour  
 Movant

Document No.: 110

vs.

No Repondents.

ORDER OF COURT

AND NOW, this 18th day of October, 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
 dak

U.S. BANKRUPTCY JUDGE

In re:  
Michael Allen Koschik  
Lisa Marie Melocchi  
Debtors

Case No. 18-23171-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 18, 2022

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Allen Koschik, Lisa Marie Melocchi, 11340 James Street, Irwin, PA 15642-4480
cr	++ PHEPLE FEDERAL CREDIT UNION, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG PA 15601-3734 address filed with court., Westmoreland Community Federal Credit Union, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURGH, PA 15602
14894587	+ Everett & Hurite, Ophthalmic Association, P.O. Box 644804, Pittsburgh, PA 15264-4804
14894591	+ Greater Pittsburgh Federal Credit Union, Webster Hall, 4415 Fifth Avenue, Pittsburgh, PA 15213-2664
14894592	+ Jessica Dinkfelt, 11340 James Street, Irwin, PA 15642-4480
14894594	+ Quest Diagnostics, P.O. Box 740717, Cincinnati, OH 45274-0717
14894596	+ Receivables Outsourcing, LLC, P.O. Box 62850, Baltimore, MD 21264-2850

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 18 2022 23:44:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
14894576	+ Email/Text: bncnotifications@pheaa.org	Oct 18 2022 23:44:00	AES/PHEAA, P.O. Box 61047, Harrisburg, PA 17106-1047
14894577	+ Email/Text: bncnotifications@pheaa.org	Oct 18 2022 23:44:00	AES/PNC Bank, P.O. Box 61047, Harrisburg, PA 17106-1047
14894578	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 18 2022 23:55:24	Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
14894580	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 18 2022 23:45:00	CCS, P.O. Box 55126, Boston, MA 02205-5126
14982521	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 18 2022 23:44:00	Citizens Bank NA, One Citizens Bank Way Mail Stop JCA115, Johnston, RI 02919
14894595	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 18 2022 23:44:00	RBS Citizens NA, 1000 Lafayette Blvd., Bridgeport, CT 06604
14984502	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 18 2022 23:55:09	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14894579	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 18 2022 23:55:18	Capital One Bank USA NA, 10700 Capital One Way, Richmond, VA 23060-9243
14894582	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 18 2022 23:44:00	Comenity Bank/Avenue, P.O. Box 182789, Columbus, OH 43218-2789
14894583	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 18 2022 23:44:00	Comenity Bank/Chadwicks, P.O. Box 18279,

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			Columbus, OH 43218
14894584	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 18 2022 23:44:00	Comenity Bank/King Size, P.O. Box 182789, Columbus, OH 43218-2789
14894585	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 18 2022 23:44:00	Comenity Bank/Woman Within, P.O. Box 182789, Columbus, OH 43218-2789
14894586	+ Email/PDF: pa_dc_claims@navient.com	Oct 18 2022 23:55:07	Department of Education/Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5360
15112937	Email/Text: ECMCBKNotices@ecmc.org	Oct 18 2022 23:44:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14894590	Email/Text: collecadminbankruptcy@fnni.com	Oct 18 2022 23:44:00	FNB Omaha, P.O. Box 3412, Omaha, NE 68197
14979216	Email/Text: collecadminbankruptcy@fnni.com	Oct 18 2022 23:44:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14894588	+ Email/Text: bncnotifications@pheaa.org	Oct 18 2022 23:44:00	FedLoan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610
14894589	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 18 2022 23:44:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
14894581	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 18 2022 23:55:32	Chase/Bank One Card Service, P.O. Box 15298, Wilmington, DE 19850
15160104	Email/PDF: resurgentbknofications@resurgent.com	Oct 18 2022 23:55:38	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15013658	Email/PDF: pa_dc_ed@navient.com	Oct 18 2022 23:55:09	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14995129	+ Email/Text: bncnotifications@pheaa.org	Oct 18 2022 23:44:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14894825	+ Email/PDF: rmscedi@recoverycorp.com	Oct 18 2022 23:55:11	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14894593	+ Email/PDF: gecsed@recoverycorp.com	Oct 18 2022 23:55:34	PayPal Credit, P.O. Box 71202, Charlotte, NC 28272-1202
14978079	Email/Text: bnc-quantum@quantum3group.com	Oct 18 2022 23:44:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14894597	+ Email/PDF: gecsed@recoverycorp.com	Oct 18 2022 23:55:18	SYNCB/JC Penney, P.O. Box 965007, Orlando, FL 32896-5007
14894598	+ Email/PDF: gecsed@recoverycorp.com	Oct 18 2022 23:55:09	SYNCB/Mattress Firm, P.O. Box 965036, Orlando, FL 32896-5036
14894599	+ Email/PDF: gecsed@recoverycorp.com	Oct 18 2022 23:55:35	SYNCB/Sams Club Dual Card, P.O. Box 965005, Orlando, FL 32896-5005
14894600	+ Email/PDF: gecsed@recoverycorp.com	Oct 18 2022 23:55:08	SYNCB/Value City Furniture, P.O. Box 965036, Orlando, FL 32896-5036
14894601	+ Email/PDF: gecsed@recoverycorp.com	Oct 18 2022 23:55:11	SYNCB/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
15010590	+ Email/Text: bncmail@w-legal.com	Oct 18 2022 23:45:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
15008480	+ Email/PDF: gecsed@recoverycorp.com	Oct 18 2022 23:55:09	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14894602	+ Email/Text: bncmail@w-legal.com	Oct 18 2022 23:44:00	TD Bank USA/Target Credit, P.O. Box 1470, Minneapolis, MN 55440-1470
14894603	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 18 2022 23:44:00	Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197
14982693	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		

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		Oct 18 2022 23:44:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15239630	Email/PDF: bncnotices@becket-lee.com	Oct 18 2022 23:55:35	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14986628	Email/Text: bncnotifications@phea.org	Oct 18 2022 23:44:00	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14894604	^ MEBN	Oct 18 2022 23:42:22	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15001903	^ MEBN	Oct 18 2022 23:42:49	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15001904	^ MEBN	Oct 18 2022 23:43:53	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15112999	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14996564	*+	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14996498	*P++	PHEPLE FEDERAL CREDIT UNION, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG PA 15601-3734, address filed with court., PHEPLE FEDERAL CREDIT UNION, F/K/A WESTMORELAND COMMUNITY FEDERAL CRE, 230 Theobald Avenue, GREENSBURG, PA 15601
14894605	*P++	PHEPLE FEDERAL CREDIT UNION, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG PA 15601-3734, address filed with court., Westmoreland Community FCU, 2900 Seminary Drive, Bldg. 6, Greensburg, PA 15601
cr	##+	PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COM, 2900 Seminary Drive, Building G, Greensburg, PA 15601-3734

TOTAL: 1 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com

District/off: 0315-2

User: auto

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David W. Raphael

on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com

George M Conway

on behalf of U.S. Trustee Office of the United States Trustee george.m.conway@usdoj.gov

Maureen Kroll

on behalf of Debtor Michael Allen Koschik maureen@mkroll.comcastbiz.net lisa@mkroll.comcastbiz.net

Maureen Kroll

on behalf of Joint Debtor Lisa Marie Melocchi maureen@mkroll.comcastbiz.net lisa@mkroll.comcastbiz.net

Natalie Norina Piscione

on behalf of Creditor Westmoreland Community Federal Credit Union covellilawoffices@yahoo.com ndantonio@covellilaw.com

Natalie Norina Piscione

on behalf of Creditor PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COMMUNITY FEDERAL CREDIT UNION covellilawoffices@yahoo.com ndantonio@covellilaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 9